



— State of —  
**North Dakota**  
*Office of the Governor*  
John Hoeven  
*Governor*

PROCLAMATION  
**STUDENT LOAN AWARENESS MONTH**  
APRIL 2005

**WHEREAS**, the citizens of North Dakota place a very high value on education, and millions of dollars are invested to advance the skills, knowledge and productivity of our human capital, a major product of which the state can be proud; and

**WHEREAS**, Student Loans of North Dakota and lending institutions throughout the state provide a variety of opportunities for North Dakota citizens to finance post-secondary education; and

**WHEREAS**, the cooperative efforts between Student Loans of North Dakota, student loan borrowers, colleges and lending institutions contribute to North Dakota's high ranking in student loan repayment; and

**WHEREAS**, in-depth training of employees, loan counseling and debt management information are essential to North Dakota maintaining the lowest student loan default rate in the nation; and

**WHEREAS**, Student Loans of North Dakota, student loan borrowers, colleges and lending institutions throughout the state should be recognized for their efforts to provide financing options for post-secondary education and to prevent student loan defaults; and

**NOW, THEREFORE**, as Governor of the State of North Dakota, I do hereby proclaim April 2005, **STUDENT LOAN AWARENESS MONTH** in the state of North Dakota.

/s/  
John Hoeven  
Governor

Attest:

/s/  
Alvin A. Jaeger  
Secretary of State